

XYZ (CAT B) – LEAVER – PRESERVED / CETV (WITH TRANSFER IN)

Letter to **MASON COLE**

Key Points

1. Date of leaving [DOL] (**11/09/2026**)
2. Preserved pension at DOL of **£11,608.90** per annum
3. Normal pension date [NPD] (**05/08/2032**) or age (**65**)
4. Revaluation to NPD assumes rate of **5.0%** per annum compound ('true' annual revaluation rate will be **lower of 5.0% and RPI**)
5. Revalued pension at NPD = **£18,284.92** per annum, *including transferred-in pension of **£3,468.71** per annum*
6. Tax-free cash sum option
7. Death before retirement spouse's / civil partner's pension of **£5,804.45** per annum (based on member's pension at DOL)
8. Death after retirement lump sum death benefit (provided death occurs before reaching age 75 and before receiving 5 years of pension payments) equal to the lower of the balance of 5 years of pension payments or the unpaid balance of pension payments that would have been received up to the member's 75th birthday
9. Death after retirement spouse's / civil partner's pension of **£9,142.47** per annum, *including transferred-in pension of **£1,734.36** per annum* (based on member's pension at DOL, revalued to NPD)
10. Post retirement pension increases will be applied each year on 1st April, with the pension being increased each year by **5.0%** (or by the **increase in the RPI if less**)
11. Transfer option

NOTE –

For the purposes of the CPC examinations, candidates will be presented with a draft Letter. They will then be expected to:

- a) *Transcribe data required to be populated in the draft Letter accurately from their Case Study answers to the answer box*
- b) *Identify and detail basic expected information not communicated in the draft Letter to the answer box*
- c) *Identify and correct information wrongly communicated in the draft Letter to the answer box*